

CLAIMS REPORTING

Report All Vehicle Claims To:
Report All Claims Immediately To
Ramsey, Krug, Farrell & Lensing

Monday Thru Friday 8 AM To 4 PM
Claims Reporting 501-614-1110
Ricky Rice 501-614-1110
or Nikki Mosley 501-614-1145
24-Hour Claims Reporting 501-664-9252

**Claims That Are Not Reported In A Timely
Manner May Be Denied.**

The Arkansas Insurance Department, Risk Management Division, appreciates your participation in the Public School Vehicle Insurance Trust Fund program. The Trust Fund was established to benefit the Public Schools of Arkansas. Every effort is being made to maximize coverage, minimize rates and assure that the program is kept fiscally sound so it will be available to you for many years to come.

Should you have any questions regarding your policy or the enclosed materials, please contact the Risk Management Division.

Remember...risk matters

RISK MANAGEMENT STAFF

Drew Carpenter, Director

Mark Guinee, State Risk Administrator

Kathy Reichstadt,
Asst. State Risk Administrator

Magers Griffin, Senior Risk Specialist
Wylie Whitley, Program Support Manager

Risk Specialists
Ann Holthoff
Virginia Jones
Jon Parish
Roland Robinson

Support Staff
Audrey Carroll, Administrative Assistant II
Tomika Clark, Administrative Assistant
Vickie Cook, Secretary



Arkansas Insurance Department

Risk Management Division
1200 West Third Street
Little Rock, Arkansas 72201
Phone (501) 371-2690
Fax (371) 371-2842

Email insurance.risk.management@arkansas.gov

Risk Matters

VEHICLE INSURANCE UPDATES

For School Districts Covered Under
*The Arkansas Public School
Vehicle Insurance Trust Fund*
*Administered by the
Risk Management Division
of the Arkansas Insurance Department*

VEHICLES COVERAGE HAS BEEN RENEWED
FOR FEBRUARY 1, 2006 TO JULY 1, 2006.

Enclosed for your district are the following:

- ✓ Invoice for the 5-month renewal premium from February 1, 2006 to July 1, 2006. As requested by Legislative Audit and a majority of the School Districts in response to the April 4, 2005 questionnaire, the renewal date for the School District Vehicle Policy has changed to July 1st. Districts will be billed in June 2006 for the July 1, 2006 to July 1, 2007 policy year.
- ✓ Current schedule of vehicles insured.
 - ▶ Are all your vehicles listed?
- ✓ Request To Add Vehicles form.
 - ▶ Form must be completed and returned to Risk Management to add a vehicle to your district's schedule of covered vehicles.
 - ▶ Check the Physical Damage column to request comprehensive/collision coverage.
- ✓ Proof of Insurance Card.
 - ▶ Keep a copy of the card in each of your vehicles.
- ✓ Vehicle Loss History Report
- ✓ Standards Relating to Driver Education Cars
- ✓ Claims Reporting Information

CONTACT THE ARKANSAS INSURANCE
DEPARTMENT, RISK MANAGEMENT DIVISION

- ▶ Immediately, if your school has acquired new vehicles.
- ▶ If you have questions or need assistance with your vehicle coverage.

ALTERNATING FLASHING
(WIG-WAG) HEADLIGHTS

If your school district insures its buses with the Public School Vehicle Insurance Trust Fund, the fund will reimburse your district up to \$50 per bus for wig-wag devices. Labor is not included. A receipt for the wig-wag devices will be required as well as the bus identification number on which the device has been installed.

USE OF RENTAL VEHICLES

The Risk Management Division maintains the following policy with regards to rental vehicles: If rental is for school use and the unit is rented in the name of the School District, LIABILITY COVERAGE would be in place on the school contract.

If the rental is in the name of the individual, the school's coverage would ONLY apply if the person is on official SCHOOL business AND only after the individual and / or rental company's liability coverage(s) was exhausted.

If the rental is extended for personal time use, the employee should contact their insurance agent to confirm if their personal auto policy will cover the rental. Failure to do so could result in a claim being denied.

There is NO PHYSICAL DAMAGE COVERAGE furnished by the school contract. Therefore, unless the school district chooses to assume the cost for physical damage to the vehicle, this coverage should be purchased from the rental company.

The Risk Management Division strongly recommends that you purchase all insurance coverage from the rental company, especially when traveling out of state.

USE OF PERSONAL VEHICLES

If your employees use personal vehicles on school business, it is the responsibility of the employee to contact their insurance agent to confirm if "business use" coverage is required. Failure to do so could result in a claim being denied. The school vehicle policy does not provide insurance coverage for personal autos.

LOSS CONTROL

Education

The Risk Management Division is now offering Driver Training to schools participating in our vehicle insurance program. It is in everyone's interest to do what can reasonably be done to reduce the frequency and severity of work related vehicle accidents. This one day curriculum for five employee drivers includes a two hour classroom session and "behind the wheel" training that is the foundation of the course which focuses on the core driving fundamentals of space management, visibility and time. Multiple classes at your facility can be scheduled so that more employees may benefit and the course is offered without charge. For more information contact the Risk Management Division.

Following Distance

Thousands of collisions can ultimately be attributed to driver's failure to maintain an adequate "safety" cushion of space around their vehicle coupled with poor visual driving habits. While collision involved drivers may cite sudden braking of the vehicle in front of them, many accidents could be avoided if drivers maintained greater following distances and visual leads (looking ahead) further up the road.